Money Is Easier, but Bankers Slow to Suggest Resumption of Stock Exchange Trading.

FUNDS ARE FREELY OFFERED

Banks Are Heavy Purchasers Short-Term Obligations, Which Will Insure Them Liberal Interest-Bond Market Broadening Out.

BY BROADAN WALL.

New York, October 10.—Stockbrokers still chafe under the tight curb drawn by the bankers. Money rates were distinctly easier during the week, but bank officials were slow to suggest that conditions warrant the resumption of public trading upon the Stock Exchange. A further reduction in the deficit of the clearing-house members of \$10,000,000 was shown to-day. Another week should widen the deficit out.

The effect is already and the still the stock of the clear of the stock of the clear of the stock of the clear of the stock of the s

Banks, protecting themselves first and their lients afterwards, were heavy purchasers of sort-term obligations that will insure them beral interest rates for the next six months, his buying carried the new city notes to thin a fraction of the high point of 1034, and there was a substantial advance in the rice of other short-term obligations.

The bond market broadened considerably, arge blocks of standard issues changed ands at concessions that were purely nomial from the arbitrary figures of the closing rices of July 39. Dealings in unilsted securios were in large volume, and practically verything moved but the listed stocks of he exchange.

rything moved but the listed stocks of exchange, exchange, he condition in this market, however, is from satisfactory. Every one recognizes it values are no longer on the old levels, i many banks and financial institutions we insisted upon wider margins, to the tress of customers and brokers. In the exchange market rates were firm, it is a consistent of the control of the contro

bonds.

Broadly considered, business conditions throughout the United States have shown a distinct improvement during the past seven days.

New York, October 10.—Morcantile paper, 61/27. Sterling exchange, steady; for sixty-day bills, \$4,922\$4,9250; for cables, \$4,97550 \$4.85; for demand, \$4,9572\$4.\$7. Exchanges, \$198,599,585; balances, \$19,150,596. Bar silver, 51%.

COTTON MARKETS.

New York, October 10.—The board of managers of the Cotton Exchange, at a special meeting held to-day, approved amendments to the trading rules drawn for the purpose of meeting the requirements of the new style contract. Southern spot advices indicated continued weakness in the interior, and local dealers report that mills are still buying only for immediate needs in most instances. The appearance of lower temperatures northwest of the belt caused some apprehension of frost in the Memphis district, but otherwise there was little criticism of weather conditions. New Orleans appt, quiet; 74c; sales, 79 bales.

New Orleans, October 19.—January sank to 7.35 in the liquidation trading in the cotton market to-day, but spots were unchanged at 74c for midding. Toward the end of the day sellers wanted 7.49 for January.

The belief seemed to be growing that spinners soon would increase their purchases, and that the spot market would show more strength. Spot market quiet; sales on the spot, 29 bales; to urrive, 50 bales.

Liverpool, October 10.—Spot cotton, quiet; sales, 2,890 beles, including 2,590 [American, on the basis of 5,39d, for middling; imports, 3,616 bales, all American,

NEW YORK PRODUCE MARKET.

market. Butter, barely steady. Cheese, steady. The cottonseed oil market was steadier on covering and the firmness in lard, In the face of further commission house selling against increased offerings of crude at lower prices. Closing quotations were two points net lower to five points higher. Prime crude, 4.394.721; prime summer yellow, 5.39; October, 5.39; November, 5.39; December, 5.49; January, 5.65; Merch, 5.79; April, 5.92; May, 6.02; prime winter yellow and summer white, 5.096.23.

LOCAL MARKET QUOTA	TIC	NS.	
(Furnished by Levy Commission Merchants, Richmon Richmond, Va., Octob	n C	0 ( Va.)	20m
ACTUAL WHOLESALE QUOTA	ATI	ONS	03
LIVE POULTRY.			
Chickens, choice, small, lb		0	17
Chickens, choice, medium, 1b		0	17
Chickens, large, lb		60	16
Hens, per lb	35	0	15
Ducks large voung fat lb	14	. 6	15
Ducks, large, young, fat, lb Ducks, small, young, fat, lb	13	ö	14
EGGS-Crated.			
In crates, near-by, fresh, doz		0	27
Guinea eggs, doz.		u	18
Family, choice, fresh, lb	2	0	25
Merchants', fair, ib		0	17
Veals, choice to fancy, lb		0	10
Veals, poor to fair, lb		0	9
Calves, runners, lb		0	•
Sheep, lb	7	8	6
COUNTRY-CURED BAC		•	26.51
Hams, well smoked, small, lb.,	22	0	23
Hams, well smoked, large, lb	19	0	20
Rides, well smoked, lb	14	0	15
Shoulders, well smoked. Ib	14	0	18
Dry flint, Ib		0	24
Dry sait, lb		0	22
Green, salt, per lb		0	134
Green, lb	183	0	131
Green, damaged, per lb	6	77	
Beeswax		60	31
MARKET CONDITION	22		
Chicks-Receipts, fair; demand	bet	ter:	out

Chicks-Receipts, fair; demand better; outook fine. Hens selling slow. Eggs-Receipts
ghter; demand fine. Butter-Receipts light;
arket lower, but selling fine, at prices
uoted. Veals remain scarce and wanted.
ountry meals remain scarce and in good
emand. Live stock in general selling good.

CHICAGO GRAIN MARKETS.

Chicago, October 19.—Foreign buying, ascribed to uneasiness over reports that hostilities promised at any moment to include Portugal and Turkey, sent prices of wheat to-day upgrade. The close was firm, at \$\frac{1}{46}\) is the advance. Corn finished at the same as last night to \$4c down; oats, \$4c off, and provisions with \$2\frac{1}{46}\) 274c gain. Leading futures ranged as follows: Open. High. Low. Close

WHEAT-				
December	1.09%	1.10%	1.0914	1.101
May	1.15%	1.10%	1.1434	1.15
CORN-				144
December	6714	6734	66%	67
May	6976	6974	694	691
OATS-		STATE OF THE PARTY		
December	4776	4776	1714	475
May	51	51	5056	593
MESS PORK-Per	bbl.		1000	
January	18.80	19.00	18.80	18.77
LARD-Per 100 lbs			ARTON A	Paraday.
October	9.55	10.05	9.85	10.05
November		9.97	9.53	9.97
January	9.57	9.95	9.57	9.93
SHORT RIBS-Per	100 11	08.		
October	10.85	10.85	10.85	19.85
January	9.80	9.87	9.80	9.80
Cash grain clo	sod.	Whant	No 1	red
1.07% 931.08; No. 2	hard	\$1 07146	2 20 12	Corn
Va " vellow 72c	Onte	Sianda	-1 4050	tell a

SHORT RIBS-Per 100 lbs.	ı
October 10.85 10.85 10.85 10.85 January 3.80 9.87 9.80 9.89	
Cash grain closed: Wheat-No. 2 red. \$1.371,433.05; No. 2 hard, \$1.071,431.08. Corn-No. 2 yellow, 73c. Oats-Standard, 466/461/2c.	
RICHMOND GRAIN MARKET. WHOLESALE QUOTATIONS ON 'CHANGE Richmond, Va., October 10, 1914, WHEAT-Car Lots	
No. 2 red, Western @ 1.14	H
No. 2 red, Virginia	l
Virginia, bag lots 97 @ 1.07	ı
Virginia, hag lots (for seed) 1.10 @ 1.15 CORN-Car Lots.	

	NO. OF		
RICHMOND GRAIN MA	RHE	T.	
WHOLESALE QUOTATIONS O	N 'C	HA	NGR
Richmond, Va., Octo	hor	10.	1914
WHEAT-Car Lots	131420	12952	SCHOOL
No. 2 red. Western	1915	00	1.14
No. 2 red, Virginia		To	1.11
No. 3 red	1.08	(e	
Virginia, bag lots	97	0	1.07
Virginia, bag lots (for seed)	1.10	a	1.15
CORN-Car Lots.	4.10	•	2.10
No. 2 white		20	84
No. 3 white	83	(D	0.1
No. 2 mixed	. 00	0	82
No 3 mixed	81	a	04
Virginia, bag lots	83	0	25
OATS-Car Lots.	99		80
No. 2 mlxed			2011
No. 3 mixed	DINE.	a	501/4
No. 2 white		0	401/2
		9	43
No. 3 white	0.0000	60	51
Winter seed, bag lots	65	0	63
	5 3		
No. 2 rye	11000	0	96
No. 3 rye	93	80	26.70
Virginia, bag lots	90	.0	95

RICHMOND HAY MARKET. Richmond, Va., October 19, 1914. Following are the quotations on the Pich-and Hay Exchange: 1 timothy...... 2 timothy...... 3 timothy......

No. 1 clover	ominal.
Sample hay	ominal
MILLFEED- Shipstuff, winter	
Bran, winter	9 27.99 8 25.00 9 21.00
Bran, spring,	@ 24.00

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET. (Sales at Union Stock Yards.) (Sales at Union Stock Tards.)

Richmond. Va., October 19, 1214.

Live stock report for the week ending September 23, 124:

Best steers, 3 to 5½; medium to good, 7 to ½; common to fair, 5½ to 5½; best helf-ers, 5½ to 7½; medium to good, 6 to 5½; common to fair, 5½ to 5½; best cows, 5½ to 6½; medium to good, 5 to 5½; common to fair, 5½ to 5½; light, 5 to 5½; nedium to good, 5 to 5½; common to fair, 5½ to 5½; calves, 8 to 3½; chick, 5 to 5½; cows and calves, \$30 to 35; per head; best hogs, 5½ to 3; sows and stags, 5½ to 7½; thest sheep, 4½ to 5; medium to good, 3½ to 5½; calves, 8 to 5; medium to good, 3½ to 7½; thest sheep, 4½ to 5; medium to good, 3½ to 5½; calves, 8 to 5; medium to good, 3½ to 5½; calves, 8 to 5; medium to good, 3½; common to fair, 3 to 3½; lambs, 7 to 8.

Chicago, October 10.—Hogs, higher; bulk of sales, \$7.40 a\$s.10; light, \$7.99 a\$s.55; mixed, \$7.50 a\$s.45; heavy, \$7.05 a\$s.30; rough, \$7.65 a\$f.20; pigs, \$1.756 a\$s.15. Cattle, steady; becves, \$6.59 a\$s.11.00; steers, \$6.15 a\$s.15 a\$s.20; stockers, \$5.30 a\$s.25; cows and heifers, \$3.40 a\$s.10; calves, \$7.50 a\$s.15. Seep, steady; sheep, \$4.75 a\$s.50; yearlings, \$5.50 a\$s.45; iambs, \$6.00 a\$s.55; yearlings, \$5.50 a\$s.45; iambs, \$6.00 a\$s.55.

### MISCELLANEOUS MARKETS.

PETERSBURG PEANUT MARKET. (Reported by Rodgers, Plummer & Co., Inc.)
Peteraburg, Va., October 10.—Peanuta—
Spanish—Market quiet; Sanish, Sc. per
bushel for farmers stock; Virginlas—Market
quiet; Jumbo, 4e per lb.; fancy hand-picked,
tiq per lb.; extra prime, 3½c per lb.; prime,
tiq per lb.; machine-picked, 3½c to 3½c

New York, October 10.—Cotton goods were steady and quiet to-day. Yarns were quiet. Further heavy orders for knit goods for foreign ehipment were reported. Silks were dull. Linens were firm. Burlaps were easier.

### RAILWAY CONSTRUCTION BEGINS.

on its New Connecting Link,
COLUMBUS, OHIO, October 10.—Work
has been started on the new line of the
Chesapeake and Ohio Railroad, between

crease this output to 200 tons daily by installing additional machinery, for which contracts are said to have been awarded. Its proven ore basin covers about 100 acres, and the steam shovel is being used to take out the ore. It is understood that this action for an enlarged production has been taken/because of the increasing demand for manganese for the steel industry, which finds the supply greatly decreased because of the war in Europe, from which country has been obtained heretofore a large portion of the manheretofore a large portion of the man-ganese used in America.

## FACTS FROM AFAR.

Interesting Brieflets of More or Less Industrial Character From Outside. The French railway in Indo-China uses metal sleepers entirely.
Japan's efforts to encourage the growing of cotton in Formosa have failed.
All-steel cars are being experimented with on several railway lines in India.
Production of tobacco is one of the leading industries of Macedonia and Thrace.
Charles Frohman says play writing in Europe will be paralyzed for ten years to come.
An Argentine refiner has succeeded in making an oil useful in the manufacture of soap from grape seeds.
At the Shrewsbury fair there was a bed quili containing eight thousand squares, exhibited by Miss I. Nellie Phillips.
Holland's bulb industry will suffer from the war, but the growers have determined to pay lower wages and to destroy a third of the crop.
A Canadian soap factory, costing \$300,000, is to be creeted in Hamilton, Ontarlo, by a Cincinnati firm for supplying its trade in the Dominion.
An electric railroad in Pennsylvania has adopted cars that may be used either for freight or passengers, the soats folding against the sides.
E. M. Brewster, of Rockland, Me, has on his farm white blueberry in every respect except the color.
A parachute for aviators has been invented to be so carried in a knainsack on a man's back as to open without any attention on his part should he fall.
Local trade in Trieste, Austria's port on the Adriatic, is in a state of stagnation. The largest department store has

out any attention on his part should he fall.

Local trade in Trieste, Austria's port on the Adriatic, is in a state of stagnation. The largest department store has discharged half its empldyes, and the rest are working on half pay.

It has been calculated by a government botanist that one seed of cotton, given the application of all possible care and skill, would produce \$0,000,000,000,000,000,000 seeds in six years, and he gives the actual case of the production of eleven thousand bushels of seed of a pure strain of wheat from a single grain in five years, without the exercise of any special care.

It is estimated that at least 20,000 pilgrims pass through the city of Damascus is busy and the people are into the financial welfare of the ancient city, spending in the neighborhood of \$900,000 for goods of every kind. Damascus is busy and the people are industrious. Nearly everything actually needed by the native is made there, and there is a surplus sufficient to supply a large surrounding territory and the pilgrims and visitors who pass that way.

### PROGRESSIVE ALBERTA ON NATIONAL HIGHWAY

In the residential line there is much likewise. C. S. Barrow is building two dwellings, and E. R. Abernathy is building a dwelling and a storehouse. J. S. Winslow, of the United States government's good roads bureau, is in this section, and is making rapid progress with the improvements on the National Highway, which passes

culverts, cutting out undergrowth to get the road thoroughly dry, preparatory to permanent improvements.

Mr. Winslow, who is an enthusiast on the subject of good roads, says the link in this great highway between Washington and Atlanta is but the beginning of the greatest highway in the United States. It will be only a short while before this road will beconnected up with Birmingham, New Orleans and San Francisco. He also stated that the people all along—the line are becoming more impressed with the fact that this road has already done more to advance their properties than any other one undertaking.

Things Just as Our Fathers

Did—An Industrial

Article.

Farmers are finding that they must go in for diversified farming, must increase the yield of the crops they have, combine field crops with live stock, grow the stock best suited to onditions, learn to fertilize their and to market their cross. go in for diversified farming, must increase the yield of the crops they have, combine field crops with live stock, grow the stock best suited to conditions, learn to fertilize their soil and to market their crops intelligently. Such are the conclusions of national and State investigations. In an article in the Technical World, F. G. Moorhead gives figures of the department of agriculture that show \$11.15 as the average cost of producing an acre of wheat, while the average amount is 14.1 bushels to the acre. At 80 cents an acre. Corn costs \$12.27 an acre, and in the last ten years has averaged a loss of 25 ten years has averaged a loss of 25 cents an acre, the cost being \$10.66 an acre.

Labor is figured as the largest cost item. But there are rent and interest, in If it were not that the farmer is being paid for his own labor and gets his owing returns would be so small as to dispect to the stock beat with the selections of officers for the reserve banks should prove to be as ingerve banks should prove to be as the serve banks should prove to be as the serve banks should prove to be as the serve banks should prove to be as reserve banks should prove to be as view as the stouch william Ingle as chair-man of the Richmond bank, then, indeed, the country will be fortunate. As vice-president of the Merchants-Mechanics' National Bank, the largest was to inclosest touch with the financial and general business in its technical details as well as in its broader aspects. He knows the banking broader scope of sectional and national man of the Richmond bank, then, indeed, the country will be fortunate. As vice-president of the Merchants-Mechanics' National Bank, the largest was the country will be fortunate. As vice-president of the Merchants-Mechanics' National Bank, the largest was the same of the Richmond Bank, then, indeed, the country will

Weekly Bank Statement.

New York, October 10.—The statement of the average condition of clearing-house banks and trust companies for the week shows that the cash reserve increased \$10,-195,330, leaving a deficit of \$5,791,359 below legal requirements.

Loans decreased \$16,195,000.

Specie increased \$1,695,000.

Net deposits decreased \$1,195,000.

Net deposits decreased \$1,195,000.

Circulation increased \$3,385,000.

Banks' cash reserve in vault, \$355,435,000.

Trust companies' cash reserve in vault, \$65,011,000.

Aggregate cash reserve, \$428,447,000.

Trust companies cash reserve in vault, \$6.011,000.
Aggregate cash reserve, \$428,447,000.
Trust companies' reserve with clearing-house members carrying 25 per cent cash reserve, \$52,801,000.
State banks and trust companies in Greater New York not included in clearing-house statement:
Loans and investments decreased \$6,075,100.
Gold increased \$1,262,890.
Currency and bank notes decreased \$593,400.
Total deposits decreased \$5,184,500.

PRODUCER AND CONSUMER **GET CLOSER TOGETHER** iness in Fine Shape—Building Uncle Sam, With His Parcel Post, Doing Operations All Over the New Town.

LBERTA, VA., October 10.—That erta is developing the greatest pro-

ALBERTA, VA. October 10.—That Alberta is developing the greatest progressive spirit it has ever known is not the mere delusion of the overenthuslastic optimist, but is a reality that can be proves by the facts in hand. For instance, buildings, both of residential and business character, are going up in all parts of the town. The Alberta Tobacco Corporation is bringing to completion a large to-bacco prizery, the Alberta Flardware fartment is convinced that if the councer fartment is convi

wishes to work out a system whereby the producer and consumer can be placed in touch with each other. This is especially true in the case of farm

progress with the improvements on the National Highway, which passes through this town. The work his force is now doing is cleaning out culverts, cutting out undergrowth to get the road thoroughly dry, preparatory to permanent improvements.

Mr. Winslow, who is an enthusiast on the subject of good roads, says the link in this great highway between Washington and Atlanta is but the beginning of the greatest highway in the United States. It will be only a short while before this road will be short while before this road will be short while before the same to you at same the same to you at the same that the same that the same to you at the same that the same tha have for sale, which should be listed under three heads: butter, eggs and general produce. When a sufficient number of names are received they should be compiled and printed and distributed, upon application or by the city carriers, to persons who would likely make use of such lists. As your office is not equipped with a printing press, you are authorized to likely make use of such lists. As your office is not equipped with a printing press, you are authorized to testing against the war taxes, and not

ster place. The road will largely paraly interest where he is an owner, his inso the last to discovere he is an owner, his inso the change, all this course would be so small as to discovere he is an owner, his interest where he is an owner, his inso the change, all this course would be so small as to discovered where the interest where he is an owner, his inso the change, all this course, and he check in the health of the propertion of the health of the movement of freight has increased to such a volume that a continuance of the movement of freight has increased to such a volume that a continuance of the movement of freight has increased to such a volume that a continuance of the movement of freight has increased to such a volume that a continuance of the movement of freight has increased to such a volume that a continuance of the movement of freight has increased to such a volume that a continuance of the day, that is like a revolution. It income in the continuance of the says, that is like a revolution. It income has been profited to the grain farme in the value of the same bound in what, come and waste and waste increasing the wild of the grain farme in the value of the sum provers are in the same boundary of the contr

But there is also the loss of soil detection. Experiments at the Missouri Agriculture College show that a ton of timothy removes as much from the soil as do twelve tons of butter. The former sells for \$10. The latter for from \$5,000 to \$9,000. A ton of pork removes \$1.70 of fertility from an acre. But it sells for \$111.40, while a ton of butter, which sells for \$470, removes only 77 cents 'worth of fertility, so that a butter farmer will require 238 years to remove as much as a grain farmer removes every year. The lown college showed that unusued cornstalks wasted \$12.90 an acre a year. The romedy for the latter is the silo, of which 15,000 were manufactured last year. It preserves the entire, plant and stop the waste of 40 per cent of the feeding value of the plant. The conclusion is that there should be an increase in the grain product to the acre and the use of live stock for saving the waste and increasing the yield.

Weekly Bank Statement.

New York, October 10—The statement of the requirements.

Loans decreased \$1,655,000.

Legal requirements.

Loans decreased \$2,535,000.

Legal tenders increased \$5,355,000.

Net deposits decreased \$1,555,000.

Legal tenders increased \$5,355,000.

Circulation increased \$5,355,000.

Legal tenders increased \$5,355,000.

An enthusiastic countryman who has been attending the great State Fair, writes that he thinks it is one of the biggest things for Virginia that ever ingreat State Fair, writes that he thinks it is one of the biggest things for Virginia that ever biggest things for Virginia that ever ingreat State Fair, writes that he thinks it is one of the biggest things for Virginia that ever ingreat State Fair, we trust the biggest lesson for virginia that ever demounts down the pike, and he says:

I think the biggest things for Virginia that ever biggest things for Virginia that ever intended to get the thing distributed. By this I might be write that he thinks it is one of the biggest thing at the state we need to get the thing distributed. By this I mean that we need,

I think the biggest thing at the State Fair was the poultry show, or at least it might have been had there been more room to make it in. I want to enlist the cooperation of the Industrial Section of the Times-Dispatch in a movement to have the fair managers give us poultry folks more room by the opening of the next fair. We need it and we will make it pay the Fair As-sociation." This suggestion is a good

ment of the State Fair will readily take it to heart,

The Iron Trade Review says: Producers, generally, express the hope, and some of them the belief, that the present slump of the market for Iron and steel products may run its course dur-ing the present month. Liquidation of stocks, which has been continuing steadily it is expected will then force some resumption of buying activity.

At the moment, however, the situation is practically unchanged and con-Foreign business continues fairly good but domestic orders continue very backward. Curtailment of output by the mills is being further extended, atthough the Steel Corporation reports its operations remain at about 60 per cent of capacity. The rail market shows a little more activity and seles an a little more activity and sales an-nounced in the week total about 30,000

change in mill activity, especially in the East, where rail capacity either is idle or is being employed lightly. Con-fusion still obtains in pig iron at various centres because of the ambiguous situation that has resulted from the irregular freight rate reductions put into effect on southern iron. In the metropolitan district, a slight gain in buying,

Edward Berwick writes: Don't forget you will be in business next year and that one of your best assets will be a good name for honest

packing and well-grown fruit.

A teacher in a western public school was giving her class the first lesson in subtraction. "Now, in order to sub-tract," she explained, "things have to always be of the same denomination. For instance, we couldn't take three apples from four pears nor six horses from nine dogs."

A hand went up in the back part of the room. "Teacher," shouted a small can't you take four quarts of mill from three cows?"

the plain people who will eventuall; bear them.

STEAMBOATS

### Travel Without Trouble

Independent Travel Tickets. With Hotel Accommodations. "ASK MR. BOWMAN,"

Manager Travel Department. Richmond Trust and Savings Co., Seventh & Main Sts., Richmond, Va.

All Travel Arrangements Over One All Trayel Arrangements Over One Counter.
American or European.
Railroad, Steamship and Pullmas Tickets.
Baggage Checked, Taxicab, Travelers' Checks.
RICHMOND TRANSFER COMPANY, 800 East Main Street.
Branch Offices: Jefferson—Murphy's—Richmond Hotels.
—"TIME AND TROUBLE SAVERS."

## OLD DOMINION LINE

# Delightful Trips by Sea

NORFOLK TO
BOSTON AND PROVIDENCE,
Steamers-Norfolk to Boston daily, except
Thursday, to Providence, Monday, Thursday
and Saturday, 6 P. M. Through tickets on
sale at principal polt.ts
Fine steamers, excel at service, low farea.
Wireless telegraph. Send for booklet.
Apply C. & O. Ry., N. & W. Ry., Richmond
Trust & Savings Co. (Inc.), corner Main and
seventh Streets, and Richmond Transfer
Company, No. 89 E. Main Street.

SEABOARD AIR LINE RAILWAY "The Progressive Railway of the South." Southbound trains scheduled to leave Richmond daily; 9:00 A. M., locai to Norlina; 1:20 P. M., sleepers and caaches, Atlanta, Birmingham, Jacksdoville; 10:45 P. M., sleeper to Hamlet and coaches to Atlanta and Birmingham; 12:45 A. M., sleepers, Atlanta, Birmingham; 12:45 A. M., sleepers, A mingham; 12:45 A. M., sleepers, Atlanta, Birmingham, Memphis, Jacksonville, Tampa, and coaches Jacksonville. Northbound trains scheduled to arrive in Richmond daily: 5:55 A. M., 8:00 A. M., 5:05 P. M., 5:45 P. M. Local.

## Hard Times

the man who is prepared-and Savings Account in this strong bank is your best preparation. Now is the time to start it-a dollar will do it. We pay 3% on Savings, compounded semi-annually.

BROADWAY NATIONAL BANK Fifteenth and Main Streets.

Capital, \$200,000. SOURCE STATE OF THE STATE OF TH RAILROADS

## Atlantic Coast Line

The Standard Railroad of the South, EFFECTIVE APRIL 12, 1914. TRAINS LEAVE RICHMOND DAILY. For Florida and South: 8:15 A. M. and 6:39 M., 12:50 A. M. For Norfolk: 9:00 A. M., 8:00 P. M., 4:10 11:45 P. M.

For Goldsboro and Fayetteville: \*4:10 P. M.

Trains errive Richmond daily: 5:25 A. M.,

10:15 A. M., 6:50 A. M., \*5:37 A. M., †10:45

A. M., 12:40 A. M., \*2:10 P. M., †1:40 P. M.,

6:05 P. M., 6:35 P. M., 8:00 P. M., 9:00 P M.,

\*Except Sunday. †Sunday only.

Time of arrival and departure and connections not guaranteed.

C. S. CAMPBELL, D. P. A., 33 Main St.

Richmond & Chesapeake Bay Railway Company SCHEDULE EFFECTIVE APRIL 14 Superseding Schedule of May 80, 1913.

## Norfolk & Western Railway

ONLY ALL, RAIL LINE TO NORFOLK.
Schedule in Effect May 10, 1914.
Leave Byrd Street Station, Richmond, FOR ORFOLK: \*2.00 A. M., \*2:00 P. M., \*4:10 P. M. 130 P. M. 4:18

FOR LYNCHBURG AND THE WEST:
6:15 A. M. 9:50 A. M., 3:50 P. M., 9:20 P. M.
Arrive Richmond from Norfolk: "11:40 A.
M. 5:55 P. M. "11:30 P. M. From the West:
6:50 A. M., 12:10 P. M., \$1:40 P. M., \*6:05 P.
M. 9:00 P. M.

"Daily 2Daily except Sunday [Sunday only. only.
W. B. BEVILL,
W. C. SAUNDERS,
P. T. M., Roanoke.
G. P. A., Roanoke.
C. H. BOSLEY, D. P. A., Richmond, Va.

RAILROADS

SOUTHERN RAILWAY

5:10 P. M.—Steamer train (parlor car). except Sunday; no local stops and 4:15 P. M.—Dally, Local.—Connecting for Baitimore, daily except Sunday. 7:25 A. M.—Dally—Local. From the South: 7:05 A. M. -Bally-Local.

From the South: 7:05 A. M. and 8:00 A. M. 2:25 P. M., 8:30 P. M. dally 8:19 A. M. and 1:00 P. M. Ex. Sun. From West Point: 5:15 A. M. and 6:15 P. M. dally 2:40 A. M. and 8:40 A. M. and 8:40

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASH. NOTON AND BEYOND. Leave Richmon 1 | Arrive Richmond

eavo Byrd St., Sta. 4.00 P. M. for Fredericksbur eave Elba Sta. 7.30 A. H., 6.30 P. M. for Ashlan rrivo Byrd St., Sta. 8.25 A.M., from Fredericksb rrive Elba Sta. 6.30 A.M., 5.42 P.M. from Ashlan \*Daily. e. Weekdays, 2 Sundays only.
All trains to or from Byrd Street Station
atop at Elba. Time of arrivals and departures
not guaranteed. Read the cigns.

# Chesapeake & Ohio Railway

7:15 A-Local-Daily-Newport News. 7:40 A.-Local-Daily-Ch'ville. Ex. Sur Thurmond.

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